

September 21, 2005

Below is an order of the Court.


U.S. Bankruptcy Judge

DC7 (10/30/03) mrf

**UNITED STATES BANKRUPTCY COURT
District of Oregon**

In re
Gregg Chapman Baird, xxx-xx-7857

Debtor(s)

} Case No. **05-36984-tmb7**
} CHAPTER 7 ORDER RE: DISCHARGE;
} AND ORDER DISCHARGING TRUSTEE
} AND CLOSING CH. 7 "NO ASSET"
} ESTATE
}

It appearing that on 6/14/05 a bankruptcy petition was filed by the debtor(s); timely complaints filed pursuant to 11 USC §523(a) could be pending and the court could still order that any affected debt is nondischargeable, however no complaint objecting to the debtor's discharge pursuant to 11 USC §727 was timely filed (or such complaint was filed, and after due notice and hearing, was not sustained); no compliant written reaffirmation agreement was timely filed or approved by the court; the trustee has filed a report of no assets and performed all other administrative duties as required; and therefore,

IT IS ORDERED that:

1. The debtor(s) shall be granted a discharge under §727 of Title 11, United States Code (the Bankruptcy Code).
2. The trustee's trust is discharged and relieved; the trustee's bond is cancelled and any surety thereon released from further liability thereunder, except any liability which may have accrued during the time such bond was in effect; this estate is closed; the case is closed; and the court shall retain jurisdiction over any adversary proceeding(s) pending at the time of closure.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person(s) named as a debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited. The discharge prohibits any attempt to collect from a debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. (If applicable there are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.) A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts that are Discharged. The Chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to Chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged. Some of the common types of debts which are not discharged in a Chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts the bankruptcy court specifically has decided or will decide in this case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

* * * SEE OTHER SIDE FOR IMPORTANT INFORMATION * * *

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CERTIFICATE OF SERVICEDistrict/off: 0979-3
Case: 05-36984User: maggie
Form ID: DC7Page 1 of 1
Total Served: 25

Date Rcvd: Sep 21, 2005

The following entities were served by first class mail on Sep 23, 2005.

db Gregg Chapman Baird, 607 NE Freemont St, Portland, OR 97212-2154
aty +AMANDA K. BAILEY, 319 SW WASHINGTON ST #520, PORTLAND, OR 97204-2620
tr +Robert K. Morrow Inc, POB 1328, Portland, OR 97207-1328
ust +US Trustee, Portland, 620 SW Main St Rm 213, Portland, OR 97205-3026
5796958 AT And T Universal Card, PO Box 8029, South Hackensack, NJ 07606-8029
5796959 AT And T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500
5796960 AT And T Universal Card, c/o NFS, Inc., PO Box 9041, Hicksville, NY 11802-9041
5796962 Brent Frederick, 1835 NE 53rd Ave, Portland, OR 97213-2741
5796963 Cingular Wireless, PO Box 8229, Aurora, IL 60572-8229
5796964 Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
5796965 Citibank, c/o NFS, Inc., PO Box 9041, Hicksville, NY 11802-9041
5796966 +Citibank, c/o Collectcorp, 455 N 3rd St Ste 260, Phoenix, AZ 85004-3937
5796967 Citibank Choice, PO BOX 6000, The Lakes, NV 89163-0001
5796970 +IRS Insolvency Unit #3, 1220 SW Third Ave, MS 0240, Portland, OR 97204-2825
5796968 +Internal Revenue Service, By Karin Immergut, US Atty, 1000 SW Third, Ste 600, Portland, OR 97204-2936
5796971 John And Kay Baird, 3880 Garden Valley Rd, Roseburg, OR 97470-9221
5796974 MBNA, c/o True Logic Mile Rock, PO Box 4387, Englewood, CO 80155-4387
5796972 MBNA, PO Box 15137, Wilmington, DE 19850-5137
5796973 MBNA, PO Box 15102, Wilmington, DE 19886-5102
5796976 Unitus Community Credit Union, 2121 SW 4th Ave, Portland, OR 97201-4904
5796978 Wells Fargo Bank, c/o Attention, LLC, PO Box 2508, Sherman, TX 75091-2508
5796977 Wells Fargo Bank, PO Box 6995, Portland, OR 97228-6995

The following entities were served by electronic transmission on Sep 22, 2005 and receipt of the transmission was confirmed on:

5796958 EDI: CITICORP.COM Sep 22 2005 01:21:00 AT And T Universal Card, PO Box 8029, South Hackensack, NJ 07606-8029
5796959 EDI: CITICORP.COM Sep 22 2005 01:21:00 AT And T Universal Card, PO Box 6500, Sioux Falls, SD 57117-6500
5796961 EDI: BANKAMER.COM Sep 22 2005 01:21:00 Bank Of America, PO Box 45224, Jacksonville, FL 32232-5224
5796964 EDI: CITICORP.COM Sep 22 2005 01:21:00 Citibank, PO Box 6500, Sioux Falls, SD 57117-6500
5796969 +EDI: IRS.COM Sep 22 2005 01:21:00 IRS, By Attorney General, 10th Constitution NW #4400, Washington, DC 20530-0001
5796975 EDI: ORREV.COM Sep 22 2005 01:21:00 Oregon Department Of Revenue, Attn Bankruptcy Unit, 955 Center St NE, Salem, OR 97301-2555

TOTAL: 6

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 23, 2005

Signature:

